

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant	:	Rayi Ganesan		
Title	:	Dynamic Biller List Generation		
TC/AU	:	3696		
Examiner	:	Ella Colbert		
Docket No.	:	23952-0138		
Customer No.	:	72386		

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement under 37 C.F.R. 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith. Copies of any other cited items are enclosed.

The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Any Office Actions included herein have been received during the prosecution of commonly-owned patents and patent applications that may be related to the present application. These documents, as well as additional information relating to the prosecution history of the commonly-owned patents and patent applications may be accessible through the Patent Application Information Retrieval System (PAIRS) located on the United States Patent and Trademark Office's website.

Pursuant to 37 C.F.R. § 1.97(b)(3), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first Office action on the merits in this case. According to MPEP § 810, a non-final written requirement to restrict is generally not considered to be an action on the merits. Thus, no fees are believed due. However, if any fees are associated with this filing, the Patent Office is hereby authorized to charge such fees to Deposit Account 19-5029.

Respectfully submitted,



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Date: May 15, 2008

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